

BEFN CAREER STARTER SERIES

QUICK START GUIDE 3 • STAGE 3: BREAKING IN

How Can I Break Into Equipment Finance?

A student's Quick Start for turning direction into opportunity

THE OUTCOME

Help students move from career interest to a credible 90-day campaign built around learning, relationships, strong career materials, and targeted applications.

**CAREER ROADMAP • QUICK GUIDE • ENTRY-PLAN WORKSHEET
KNOWLEDGE CHECK • 90-DAY CAMPAIGN**

Start Here

Guides 1 and 2 helped you understand equipment finance and identify roles worth exploring. Guide 3 turns that direction into action. This Quick Start gives you a focused entry plan and shows when to use the complete Breaking In: The Real Way guide, its audio and video explainers, and BEFN’s Student Career Portal.

Your 60-minute path

Step	Time	What you produce
1 FOCUS	10 minutes	Two target roles and employer segments
2 POSITION	15 minutes	A credible professional story
3 CONNECT	15 minutes	An outreach message and interview plan
4 PREPARE	15 minutes	A résumé, LinkedIn, and interview checklist
5 COMMIT	5 minutes	Your first seven-day action

By the end, you should be able to

- Explain what equipment-finance employers value in emerging talent.
- Tell a concise professional story supported by evidence.
- Identify suitable employer segments, target companies, and entry-level roles.
- Request and conduct an informational interview professionally.
- Use AI to improve preparation without surrendering authenticity.
- Launch a realistic 90-day job or internship campaign.

THE MINDSET

You do not need to look finished. You need to look curious, prepared, resourceful, coachable, and ready to contribute.

Your Roadmap From Discovery to Opportunity

Stage	Purpose	Milestone
1 DISCOVER	Understand the industry and why it matters.	You can explain equipment finance.
2 EXPLORE	Compare roles and choose paths to investigate.	You have two target career directions.
3 BREAK IN — YOU ARE HERE	Build your story, relationships, materials, and search plan.	You are ready to pursue suitable opportunities.
4 CONNECT	Keep building genuine industry relationships.	Professionals know your interests and potential.
5 PURSUE	Apply selectively, prepare deeply, and follow up.	You are competing for internships and jobs.
6 GROW	Turn your first opportunity into credibility and momentum.	Your performance opens the next door.

STAGE 3 COMPLETION TEST

You are ready to move forward when you can name target roles and employers, introduce yourself clearly, show credible materials, request a professional conversation, and track a weekly search routine.

READ, WATCH, LISTEN, APPLY

Use the BEFN Resources With Purpose

Resource	Job it does	How to use it
1 QUICK START	Organize the campaign	Complete this first and choose immediate actions.
2 VIDEO EXPLAINER	See the strategy	Watch for employer signals, relationship habits, and common mistakes.
3 AUDIO EXPLAINER	Reinforce on the move	Listen again and record one action you will take differently.
4 FULL GUIDE 3	Supply the field manual	Use the chapters and toolkit for outreach, interviews, résumé work, AI, and Day One.
5 STUDENT CAREER PORTAL	Connect the collection	Find Guides 1–3, related media, and future BEFN opportunities.
6 YOUR TRACKER	Create consistency	Record companies, contacts, conversations, applications, follow-ups, and lessons.

Find the collection at befn.org through the Student Career Portal and Career Starter Series. Do not try to memorize the full guide. Use the section that solves the problem in front of you, then return as your campaign advances.

What Employers Actually Notice

Technical knowledge can be taught. Employers use your preparation and behavior to estimate whether you will learn quickly, earn trust, and follow through.

Signal	Evidence you can show
Curiosity	Specific questions about the company, customer, equipment, or role.
Initiative	Research, projects, outreach, or improvements you started without being pushed.
Communication	Clear writing, active listening, and concise explanations.
Resourcefulness	Finding a sensible next step when the answer is not obvious.
Coachability	Seeking feedback, applying it, and explaining what changed.
Integrity & discipline	Accuracy, reliability, ownership, and professional follow-through.

COMMERCIAL MINDSET

Connect your work to value: helping generate revenue, reduce risk, save time, improve a customer experience, or protect quality.

Build a Professional Story With Evidence

A professional story is not a speech about your dreams. It is a short explanation of what interests you, what evidence suggests you can contribute, and why equipment finance is a logical next step.

A four-part structure

Part	Question	Example
1 NOW	Who are you today?	Finance student with analytical coursework and customer-facing work.
2 EVIDENCE	What have you done that matters?	Improved a club budget process and led a project team.
3 DIRECTION	What work are you exploring?	Credit analysis and portfolio support.
4 CONNECTION	Why this company or industry?	Interested in how financing helps growing businesses acquire productive assets.

AUTHENTICITY TEST

If your introduction sounds like it could belong to any student applying anywhere, add specific evidence and a specific reason for your interest.

Target the Ecosystem—Not Every Opening

Employer segment	What to investigate	Possible entry points
Banks	Structured training, credit, portfolio, vendor or specialty units	Credit analyst, portfolio analyst, operations, sales support
Captives	Financing linked to a manufacturer’s equipment and customers	Sales support, credit, program or operations analyst
Independent finance companies	Broader exposure, speed, specialization, entrepreneurial culture	Analyst, operations, business development, marketing
Brokers & originators	Relationship-driven sourcing across funding partners	Sales support, transaction coordination, research
Service & technology firms	Systems, documentation, servicing, data, communications	Implementation, customer success, analyst, product support

Build a focused list

- Choose two roles from Guide 2.
- Identify 15–20 companies across at least three employer segments.
- For each company, record why it belongs on your list.
- Find one professional whose work can teach you something.
- Track openings, outreach, follow-up dates, and lessons.

Relationships Open the Hidden Market

In a relationship-driven industry, many opportunities become visible through conversations before or alongside formal postings. The goal is not to ask strangers for jobs. It is to learn, become known, and earn the right to stay connected.

A respectful outreach message

MODEL

Hello Ms. Rivera. I am a business student exploring credit and underwriting careers in equipment finance. Your work at [Company] caught my attention because [specific reason]. Would you be open to a 20-minute conversation about your path and what you believe students should learn before entering the field? I will gladly work around your schedule.

Informational interview rules

- Research the person and company first.
- Request 20 minutes and honor the time.
- Ask about work, skills, turning points, and advice—not for a job.
- Listen carefully and take notes.
- Send a specific thank-you within 24 hours.
- Follow up later only when you have a genuine update or useful reason.

Present Yourself and Use AI Wisely

Tool	Strong practice	Avoid
Résumé	Tailor evidence to the role; quantify results; make relevance visible.	Generic duties, inflated claims, errors, or dense formatting.
LinkedIn	Use a complete profile, clear headline, credible photo, and thoughtful activity.	An empty profile or exaggerated expertise.
Interview	Prepare examples, research the business, and ask informed questions.	Memorized slogans or answers that do not address the question.
AI	Use it to brainstorm, compare, practice, clarify, and edit.	Submitting unverified output or allowing it to erase your voice.

Before using AI-generated language

- Verify every fact.
- Replace generic claims with your own evidence.
- Read it aloud: would you actually say this?
- Protect private or confidential information.
- Be prepared to explain every sentence yourself.

THE STANDARD

AI should improve your preparation and thinking—not replace your judgment, experience, or authentic voice.

Build Your Entry Campaign

Decision	Your answer
Two target roles	1. _____ 2. _____ _____
Three employer segments	1. _____ 2. _____ 3. _____ _____
Five priority companies	1. _____ 2. _____ 3. _____ 4. _____ _____ 5. _____
Three professionals to research	1. _____ 2. _____ 3. _____ _____
One skill to strengthen	_____
One industry topic to learn	_____

Draft your professional story

I am currently _____

Evidence that I can contribute includes _____

I am exploring _____

Equipment finance and this opportunity interest me because _____

Plan One Informational Interview

Item	Your preparation
Person and company	_____
Specific reason for contacting them	_____
Three questions	1. _____ 2. _____ 3. _____
Outreach date	_____
Follow-up date	_____
What I learned / next action	_____

Three strong questions

- What does a strong new professional learn fastest in your area?
- What separates candidates who attract your attention?
- If you were starting again, what would you do during the next 90 days?

Opportunity Scenario Challenge

Jordan is a finance major interested in credit. Jordan has strong grades and retail supervisor experience but no equipment finance internship experience. Jordan finds an analyst opening at an independent finance company and a credit manager on LinkedIn.

Choose the strongest actions

Action	Strong/weak?	Why?
Send the same résumé used for every finance job.		
Research the company’s markets and tailor evidence from retail supervision.		
Ask the credit manager to refer Jordan immediately.		
Request a short learning conversation using a specific reason for reaching out.		
Use AI to invent an equipment-finance experience.		
Use AI to practice questions, then answer in Jordan’s own words.		

Jordan’s strongest story angle

COMPLETE BEFORE DISCUSSING ANSWERS

Knowledge Check

1. What matters most for many entry-level candidates?

A. Pretending to be an expert B. Curiosity, initiative, communication, and follow-through C. Applying everywhere D. Using impressive jargon

Your answer: _____

2. What is the best purpose of an informational interview?

A. Ask for a job immediately B. Learn, build a genuine relationship, and gain perspective C. Recite your résumé D. Collect endorsements

Your answer: _____

3. Which is a good targeting practice?

A. Research selected roles, segments, and companies B. Pursue every posting C. Ignore company differences D. Wait for campus recruiters

Your answer: _____

4. Which is a responsible use of AI?

A. Invent achievements B. Share confidential information C. Practice interviews and refine authentic language D. Submit output without review

Your answer: _____

5. True or false: A student without prior equipment-finance experience has no credible professional story.

Answer: _____

Your answer: _____

6. Personal application

Name one concrete action you will complete within seven days and explain how it advances your campaign.

Your 90-Day Breaking-In Campaign

Days 1–30 LEARN	Days 31–60 CONNECT	Days 61–90 ACT
Read Guides 1–3 selectively; follow industry news; identify 15–20 employers; learn key vocabulary; improve LinkedIn.	Conduct 2–3 informational interviews; attend a webinar or event; refine your story; seek feedback on résumé and profile.	Apply selectively; tailor materials; prepare deeply; keep conversations going; track follow-ups; review results weekly.

Weekly minimum

- Read one industry article.
- Research one company or role.
- Make one thoughtful professional contact.
- Improve one part of your materials or interview preparation.
- Record what happened and choose the next action.

BRIDGE TO GUIDE 4

After you secure an opportunity, Guide 4 helps you turn the offer into strong early performance—building credibility, learning the business, and standing out for the right reasons.

Your seven-day commitment

Within the next seven days, I will _____
I will know it is complete when _____

About this Quick Start

Developed from BEFN Guide 3: Breaking In: The Real Way, this Quick Start complements—not replaces—the complete field manual. Visit befn.org for the Student Career Portal, full guide, audio, and video resources.